

United States Bankruptcy Court
Eastern District of Virginia
600 Granby St., Room 400
Norfolk, VA 23510

**Case Number 09-72652-SCS
Chapter 7**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kelley Rae-Voyles Bass
640 Caren Drive
Virginia Beach, VA 23452

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s).,(if any):

Debtor: xxx-xx-0918

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: October 13, 2009

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICEDistrict/off: 0422-8
Case: 09-72652User: admin
Form ID: B18Page 1 of 2
Total Noticed: 40

Date Rcvd: Oct 13, 2009

The following entities were noticed by first class mail on Oct 15, 2009.

db +Kelley Rae-Voyles Bass, 640 Caren Drive, Virginia Beach, VA 23452-3747
 9020774 +Alliance One, 1684 Woodlands Dr Ste 15, Maumee, OH 43537-4093
 9020773 +Alliance One, 4850 Street Rd Ste 300, Trevose, PA 19053-6643
 9020776 +Americas Servicing Co, Attention: Bankruptcy, 1 Home Campus, Des Moines, IA 50328-0001
 9020777 +Automotive Svc Fin Inc, 1724 Virginia Beach Blvd, Virginia Beach, VA 23454-4525
 9020778 +Bon Secours, 150 Kingsley Lane, Norfolk, VA 23505-4602
 9020779 Calvary Investment, Washington Mutual, PO Box 660487, Dallas, TX 75266-0000
 9020780 +Calvary Portfolio Services, Attention: Bankruptcy Department, Po Box 1017, Hawthorne, NY 10532-7504
 9020784 +Capitao One, 11013 W Broad St, Glen Allen, VA 23060-5937
 9020785 +Citi Financial Auto, PO Box 1437, Minneapolis, MN 55440
 9020786 +Collection LHR, 56 Main St, Hamburg, NY 14075-4905
 9020787 +Commerce Recovery System, 8035 E R.L. Thornton Sute 220, PO Box 570909, Dallas, TX 75357-0909
 9020789 +Cox Cmmunications, PO Box 62549, Virginia Beach, VA 23466-2549
 9020790 +Cox Communication, PO Box 183124, Columbus, OH 43218-3124
 9020791 +Credit Control Corp, PO Box 120630, Newport News, VA 23612-0630
 9020792 +Credit Control Corp, 11821 Rock Landing Dr, Newport News, VA 23606-4207
 9020793 +Credit Control Corp, PO Box 120568, Newport News, VA 23612-0568
 9020794 +Dr. Sweeney Jr, PO Box 631982, Baltimore, MD 21263-1982
 9020795 +Emereccy Phys Tidewater, PO Box 7549, Portsmouth, VA 23707-0549
 9020796 +Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 9020797 +Glasser & Glasser, 580 E Main St #600, Norfolk, VA 23510-2322
 9020801 HSBC PO Box 1411, Fort Mill, SC 29715-0000
 9020798 +Hilco Rec, 5 Revere Dr Ste 510, Northbrook, IL 60062-8007
 9020799 +Homecoming Financial, PO Box 105682, Atlanta, GA 30348-5682
 9020800 +Howard Gould, PC, 14 W Mellen St, PO Box 3231, Hampton, VA 23663-0231
 9020802 Hsbc/r/s, Hsbc Retail Services Attn: Bankruptcy, Po Box 18873, Wilmington, DE 19850-0000
 9020805 LCA Collections, PO Box 2240, Burlington, NC 27216-2240
 9020806 +Medical Center Radiologists Inc, PO Box 580293, Charlotte, NC 28258-0293
 9020807 +Medical Payment Data, 811 E City Hall Ave, Norfolk, VA 23510-2714
 9020808 +Mrs. Associates Inc, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
 9020772 +Office of the U S Trustee, Room 625 Federal Bldg., 200 Granby Street, Norfolk, VA 23510-1814
 9020809 +Sentara Collections, 535 Independence Pkwy St, Chesapeake, VA 23320-5176
 9020810 +Sentara Norfolk, PO Box 2200, Norfolk, VA 23501-2200
 9020788 ++VIRGINIA DEPARTMENT OF TAXATION, P O BOX 2156, RICHMOND VA 23218-2156
 (address filed with court: Commonwealth of VA Dept of Taxation, PO Box 1880, Richmond, VA 23218-0000)
 9020811 +Verizon Business, PO Box 1001, San Angelo, TX 76902-1001

The following entities were noticed by electronic transmission on Oct 13, 2009.

9020773 +EDI: ALLIANCEONE.COM Oct 13 2009 20:38:00 Alliance One, 4850 Street Rd Ste 300, Trevose, PA 19053-6643
 9020775 +EDI: RMCB.COM Oct 13 2009 20:38:00 American Medical Collection Agency, 2269 S. Saw Mill River Road, Bldg 3, Elmsford, NY 10523-3848
 9020781 +EDI: CAPITALONE.COM Oct 13 2009 20:38:00 Capital 1 Bank, Attn: C/O TSYS Debt Management, Po Box 5155, Norcross, GA 30091-5155
 9020782 +EDI: CAPITALONE.COM Oct 13 2009 20:38:00 Capital ONE, PO Box 85168, Richmond, VA 23285-5168
 9020783 +EDI: CAPITALONE.COM Oct 13 2009 20:38:00 Capital One, PO Box 70884, Charlotte, NC 28272-0884
 9020812 +E-mail/Text: WCCEBMB@WIN.ML.COM Wilshire Credit Corp, Attention: Bankruptcy Department, Po Box 8517, Portland, OH 97207-8517

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr U.S. Bank National Association, as Successor Trust
 9020803 Hudson Enterprises
 9020804 J Zecca, Attorney

TOTALS: 3, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0422-8
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Form ID: B18

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2009

Signature:

